

2025 Income and Resource Limits for Medicaid and Other Health Programs

Public benefit programs like Medicaid (“Medical Assistance” in Pennsylvania) use the federal poverty income guidelines to determine who qualifies for coverage. The 2025 guidelines were published January 17, 2025. The effective date of the limits listed below varies and may not take effect until March for some of the programs.

Not all income and resources count toward the limits below. Please see the Resource Library at www.phlp.org for more details about qualifying for the programs listed below, including income and resource disregards that may apply.

Category	What’s Covered?	2025 Monthly Income Limit	2025 Resource Limit
Medicaid for Adults Ages 19-64 (MAGI)	Full Medicaid coverage for adults ages 19-64. People on Medicare cannot be in this category.	\$1,800 (HH size 1) \$2,433 (HH size 2) \$3,065 (HH size 3) \$3,698 (HH size 4)	Resources not counted
Healthy Horizons (QMB Plus)	Full Medicaid coverage for people age 65+ and people with disabilities. Includes payment of Medicare Parts A* and B monthly premiums.	\$1,304 single \$1,763 married	\$2,000 single \$3,000 married
Qualified Medicare Beneficiary (QMB)	Medicare Parts A* and B monthly premiums and cost-sharing	\$1,304 single \$1,763 married	\$9,660 single \$14,470 married
Specified Low-Income Medicare Beneficiary (SLMB)	Medicare Part B monthly premium	\$1,565 single \$2,115 married	\$9,660 single \$14,470 married
Qualified Individual (QI-1)	Medicare Part B monthly premium	\$1,761 single \$2,380 married	\$9,660 single \$14,470 married

* Most people get Medicare Part A for free; however, some people may have a partial or full premium depending on their work history.

Category	What's Covered?	2025 Monthly Income Limit	2025 Resource Limit
Medical Assistance for Workers with Disabilities (MAWD)	Full Medicaid coverage for individuals ages 16 through 64 who are working and have a disability.	\$3,261 single \$4,407 married	\$10,000 for single and married individuals
Workers with Job Success (WJS)	Full Medicaid coverage for individuals ages 16 through 64 who are working and have a disability, <u>and</u> who are over the MAWD income limit but have been on MAWD for 12 consecutive months.	\$7,825 single \$10,575 married	\$10,000 for single and married individuals to get into WJS. Once enrolled, resources are not counted for WJS or if move back to MAWD.
Home and Community-Based Services (HCBS) Waivers	Full Medicaid coverage plus additional support services to maintain independence in the community. Must meet level of care <i>and</i> financial requirements.	\$2,901 (only applicant's income is counted)	\$8,000 (higher if married using spousal impoverishment rules)
Medicaid for Children and Pregnant People (MAGI)	Full Medicaid coverage for children from birth through age 18 and pregnant people. The pregnant person counts as 2 people or more depending on how many babies are expected. <i>Note: Many children with severe disabilities can qualify for Medicaid in the PH-95 category regardless of parental income.</i>	Pregnant People and children < 1: \$3,878 (HH size 2) \$4,886 (HH size 3) \$5,895 (HH size 4) Children age 1-5: \$2,856 (HH size 2) \$3,598 (HH size 3) \$4,341 (HH size 4) Children age 6-18: \$2,433 (HH size 2) \$3,065 (HH size 3) \$3,698 (HH size 4)	Resources not counted

Category	What's Covered?	2025 Monthly Income Limit	2025 Resource Limit
Medicare Part D Extra Help (Low Income Subsidy or LIS)	Helps Medicare beneficiaries with their Part D (prescription drug) costs. Individuals who do not qualify for Medicaid must meet the income and resource limits shown here.	\$1,957 single \$2,644 married	\$17,600 single \$35,130 married (includes a \$1500 per person disregard given to people who expect to use resources for funeral/burial costs)
Children's Health Insurance Program (CHIP)	Children who are not eligible for Medicaid and who do not have any other insurance can qualify for CHIP. Individuals who don't qualify for free or low-cost CHIP can buy CHIP at-cost.	Free CHIP: \$3,755 (HH size 2) \$4,731 (HH size 3) \$5,707 (HH size 4) Low-Cost CHIP: \$5,623 (HH size 2) \$7,085 (HH size 3) \$8,547 (HH size 4)	Resources not counted
Pennie	Pennie is Pennsylvania's insurance marketplace. Individuals who do not have other insurance through Medicare, Medicaid, or an employer can buy Pennie coverage. People can get Cost Sharing Reduction (CSR) subsidies and/or Advanced Premium Tax Credits (APTC) to help limit the costs of Pennie coverage. To get the CSR subsidies, people must meet income limits <u>and</u> be in a Silver Plan. There are no income limits for the APTC for plan year 2025.	CSR Limit: \$3,138 (HH size 1) \$4,259 (HH size 2) \$5,380 (HH size 3) \$6,500 (HH size 4)	Resources not counted